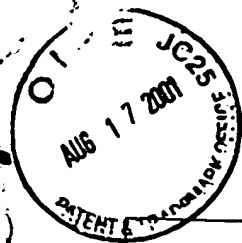




| INFORMATION DISCLOSURE CITATION IN AN APPLICATION | | | | | | Attorney Docket No. |
|--|-----------------------|-------|-------------------|---------------|---------------|-------------------------------|
| Title: INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS | | | | | | 24482/002 09/754929 |
| Page 1 of 2 | U.S. PATENT DOCUMENTS | | | | | |
| Examiner Initials | Document Number | Date | Name | Class | Sub- Class | Filing Date If Appropriate |
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| Examiner's Signature: <i>[Signature]</i> | | | | Dated: 9/2/04 | | |

Copy of all cited references are enclosed.



| INFORMATION DISCLOSURE CITATION IN AN APPLICATION | | | | | | | Attorney Docket No. 24482/002 09/754929 |
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| Page 2 of 2 | U.S. PATENT DOCUMENTS | | | | | | |
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| Examiner's Signature: <i>[Signature]</i> Dated: 9/24/04 | | | | | | | |

Copy of all cited references are enclosed.